
State: District of Columbia **First Filing Company:** Imperium Insurance Company, ...
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: Commercial Auto
Project Name/Number: Rule Revision/HIIG-CA-DC-1603RU

Filing at a Glance

Companies: Imperium Insurance Company
Great Midwest Insurance Company

Product Name: Commercial Auto

State: District of Columbia

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0000 Commercial Auto Combinations

Filing Type: Rule

Date Submitted: 11/22/2016

SERFF Tr Num: PERR-130811983

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: HIIG-CA-DC-1603RU

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Neresa Torres, Olga E. Garcia

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** Imperium Insurance Company, ...
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: Commercial Auto
Project Name/Number: Rule Revision/HIIG-CA-DC-1603RU

General Information

Project Name: Rule Revision Status of Filing in Domicile: Pending
Project Number: HIIG-CA-DC-1603RU Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 11/22/2016
State Status Changed: Deemer Date:
Created By: Olga E. Garcia Submitted By: Courtney Hughes
Corresponding Filing Tracking Number: N/A

Filing Description:

On behalf of Great Midwest Insurance Company ("the Company") and Imperium Insurance Company ("the Company"), both members of Houston International Insurance Group, we are submitting a rule revision to their generic Commercial Auto Liability and Physical Damage ("CAL/CAPD") Insurance Services Office ("ISO") based programs. The Companies are revising their exception page to add new Rule 51.B. Auto Dealers – General Liability Coverages Additional Interests with associated rate charges as ISO is refer to company for rating. See attached revised state exception page and redlined version for your review.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Companies. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Companies, we will forward the request immediately to the Companies' contact. The Companies response will be submitted to your attention as soon as we receive it.

Company and Contact

Filing Contact Information

Olga E. Garcia, Filing Analyst ogarcia@perrknight.com
401 Wilshire Blvd Suite 300 310-889-0965 [Phone]
Santa Monica, CA 90401

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Imperium Insurance Company	CoCode: 35408	State of Domicile: Texas
800 Gessner	Group Code: 4381	Company Type:
Ste. 600	Group Name: Houston Internl Ins	State ID Number:
Houston, TX 77024	Grp	
(212) 702-3700 ext. [Phone]	FEIN Number: 13-2930697	

Great Midwest Insurance Company	CoCode: 18694	State of Domicile: Texas
800 Gessner Road	Group Code: 4381	Company Type: P&C
Suite 600	Group Name: Houston Int'l Ins Grp	State ID Number:
Houston, TX 77024	FEIN Number: 76-0154296	
(713) 935-7400 ext. [Phone]		

State: District of Columbia **First Filing Company:** Imperium Insurance Company, ...
TOI/Sub-TOI: 20.0 Commercial Auto/20.0000 Commercial Auto Combinations
Product Name: Commercial Auto
Project Name/Number: Rule Revision/HIIG-CA-DC-1603RU

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	PERR-130811983	State Tracking #:		Company Tracking #:	HIIG-CA-DC-1603RU
State:	District of Columbia	First Filing Company:	Imperium Insurance Company, ...		
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations				
Product Name:	Commercial Auto				
Project Name/Number:	Rule Revision/HIIG-CA-DC-1603RU				

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	First Filing Company:	Imperium Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations		
Product Name:	Commercial Auto		
Project Name/Number:	Rule Revision/HIIG-CA-DC-1603RU		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		COMPANY EXCEPTION PAGES DISTRICT OF COLUMBIA	IIC CA EP-1 through IIC CA EP-7; 10-2016 Edition	Replacement		DC IIC Commercial Auto State Exception Page (10-2016).pdf
2		COMPANY EXCEPTION PAGES DISTRICT OF COLUMBIA	GMIC CA EP-1 through GMIC CA EP-8; 10-2016 Edition	Replacement		DC GMIC Commercial Auto State Exception Page (10-2016).pdf

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION I - GENERAL RULES

LOSS COSTS MULTIPLIERS

To convert the applicable loss costs to rates, multiply the Division One – Commercial Automobile Loss Costs by the Loss Cost Multipliers listed below:

Loss Cost Multiplier

Auto Liability	1.45
Physical Damage	1.45

COMPANY RATES AND RATING VALUES

With respect to the following ISO rules, the listed company rates, rating values, minimum premiums or rule exceptions shall apply.

For all other ISO rules that refer to company for rates or rating procedures, the company will develop rates under the “Referrals to Company” rule.

The following Refer to Company references are replaced with the following:

8. POLICYWRITING MINIMUM PREMIUM

A. Prepaid Policies	\$150.00
B. Annual Premium Payment Plan Policies or Continuous Policies	\$150.00

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

Waive additional premium of \$15.00 or less.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

Waive return premium of \$15.00 or less.**

**Grant the return premium if requested by the insured.

SECTION II - TRUCKS, TRACTORS AND TRAILERS

24. TRUCKERS/MOTOR CARRIERS

Table 24.C.2.b.(5)(LC)

Liability Minimum Premium
\$30.00

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION V - GARAGES

50. AUTO DEALERS - ADDITIONAL PROVISIONS

C. Additional Coverages

- 6. Additional Insured - Grantor of Franchise (CA 20 49)**
\$50.00 per additional insured per location
- 7. Additional Insured - Lessor of Leased Equipment (CA 20 47)**
\$50.00 per additional insured per location

51. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

B. Additional Charge

1. Grantor Of Franchise

Use Additional Insured – General Liability Coverages – Grantor Of Franchise
Endorsement CA 20 49.
Premium Determination: \$50.00 per additional insured.

2. Lessor Of Leased Equipment

- a.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
Endorsement CA 20 47.
Premium Determination: \$50.00 per additional insured.
- b.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
– Automatic Status When Required In Leased Agreement With You Endorsement CA
25 45.
Premium Determination: \$25.00 per additional insured.

3. Concessionaries Trading Under Your Name

Use Additional Insured – General Liability Coverages – Concessionaries Trading Under
Your Name Endorsement CA 25 29.
Premium Determination: \$25.00 per additional insured.

Those who are physically separated and who operate under their own name cannot be
added as additional interests.

SECTION VI - SPECIAL TYPES

79. REPOSESSED AUTOS

Table 79.B.1.d.(LC)

Liability Minimum Premium (Based on \$100,000 BI/PD Limit)
\$30.00

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION VII - COMMON COVERAGES AND RATING PROCEDURES

89. NON-OWNERSHIP LIABILITY

Table 89.C.2.e.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)	
Social Service Agency Risks	Minimum Premium for Bodily Injury and Property Damage Liability
Volunteer	\$35.00
Volunteer Donor	\$35.00

90. HIRED AUTOS

Table 90.B.3.g.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)
\$35.00

Table 90.C.3.e (LC)

Physical Damage Minimum Premium
\$30.00

103. POLLUTION LIABILITY (Class Code 7971)

B. Pollution Liability – Broadened Coverage For Covered Autos

The Business Auto, Motor Carrier and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense", for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto. Use Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement CA 99 48 for the Business Auto and Motor Carrier Coverage Forms. Use Pollution Liability - Broadened Coverage For Covered Autos - Garage Coverage Form Endorsement CA 99 55 for the Garage Coverage Form. This extension of coverage does not apply to liability assumed under any contract or agreement. \$100.00 Flat Charge per endorsement.

104. LEASED WORKERS COVERAGE

A. Application

Coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the named insured's business may be provided, by mutual agreement between the insurer and the insured, by attached Coverage For Injury To Leased Workers Endorsement CA 23 25. No charge.

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

105. LIMITED MEXICO COVERAGE

B. Premium Computation

\$250.00 flat charge

107. FELLOW EMPLOYEE COVERAGE

C. \$25.00 for the charge per auto.

110. LOSS OF USE EXPENSES – RENTAL VEHICLES – OPTIONAL VALUES

Coverage for expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement is provided at no additional charge at limits of \$20 per day/\$600 maximum. For limits other than that provided by the policy, use Endorsement CA 99 90 - Optional Limits - Loss Of Use Expenses. \$100 flat charge.

112. FUNGI OR BACTERIA LIABILITY

B. Premium Computation

\$25.00 flat charge

113. SILICA OR SILICA-RELATED DUST LIABILITY

B. Premium Computation

\$25.00 flat charge

COMPANY SPECIFIC ENDORSEMENTS

COMPANY RULE 1 - COMMERCIAL AUTO BROADENING ENDORSEMENT

To provide a "package" of coverage changes to the Commercial Automobile Coverage Part. These changes are those most frequently requested by our agents and customers. The endorsement is optional and will be provided at the insured's request. Use **Commercial Auto Broadening Endorsement IIC CA 33 01**. See the form for specific coverage details.

The additional premium for the endorsement is \$250 per policy.

COMPANY RULE 2 – NAMED DRIVER EXCLUSION

To exclude certain driver(s) from coverage under the automobile insurance policy use **IIC CA 99 09 – Named Driver Exclusion**.

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Liability Multistate Rating Plans Experience and Scheduling Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

D. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

E. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment and drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Physical Damage Multistate Rating Plans Experience and Schedule Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

C. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

D. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience, and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%
Dispersion or Concentration of Values Insured		10%	to	10%

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

The following modifies the Imperium Insurance Company Commercial Automobile Liability and Physical Damage Experience Rating and Schedule Rating Plan included in the multistate company exception pages:

8. SCHEDULE RATING, the last sentence of the first paragraph is replaced with the following:

The total credits or debits under the following table shall not exceed 25%.

The Company Additional Rule appearing under the Company Rates and Rating Values section is removed.

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION I - GENERAL RULES

LOSS COSTS MULTIPLERS

To convert the applicable loss costs to rates, multiply the Division One – Commercial Automobile Loss Costs by the Loss Cost Multipliers listed below:

Loss Cost Multiplier

Auto Liability	1.45
Physical Damage	1.45

COMPANY RATES AND RATING VALUES

With respect to the following ISO rules, the listed company rates, rating values, minimum premiums or rule exceptions shall apply.
For all other ISO rules that refer to company for rates or rating procedures, the company will develop rates under the "Referrals to Company" rule.

The following Refer to Company references are replaced with the following:

8. POLICYWRITING MINIMUM PREMIUM

A. Prepaid Policies	\$150.00
B. Annual Premium Payment Plan Policies or Continuous Policies	\$150.00

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

Waive additional premium of \$15.00 or less.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

Waive return premium of \$15.00 or less.**

**Grant the return premium if requested by the insured.

SECTION II - TRUCKS, TRACTORS AND TRAILERS

24. TRUCKERS/MOTOR CARRIERS

Table 24.C.2.b.(5)(LC)

Liability Minimum Premium
\$30.00

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION V - GARAGES

50. AUTO DEALERS - ADDITIONAL PROVISIONS

C. Additional Coverages

- 6. Additional Insured - Grantor of Franchise (CA 20 49)**
\$50.00 per additional insured per location
- 7. Additional Insured - Lessor of Leased Equipment (CA 20 47)**
\$50.00 per additional insured per location

51. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

B. Additional Charge

1. Grantor Of Franchise

Use Additional Insured – General Liability Coverages – Grantor Of Franchise
Endorsement CA 20 49.
Premium Determination: \$50.00 per additional insured.

2. Lessor Of Leased Equipment

- a.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
Endorsement CA 20 47.
Premium Determination: \$50.00 per additional insured.
- b.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
– Automatic Status When Required In Leased Agreement With You Endorsement CA
25 45.
Premium Determination: \$25.00 per additional insured.

3. Concessionaries Trading Under Your Name

Use Additional Insured – General Liability Coverages – Concessionaries Trading Under
Your Name Endorsement CA 25 29.
Premium Determination: \$25.00 per additional insured.

Those who are physically separated and who operate under their own name cannot be
added as additional interests.

SECTION VI - SPECIAL TYPES

79. REPOSESSED AUTOS

Table 79.B.1.d.(LC)

Liability Minimum Premium (Based on \$100,000 BI/PD Limit)
\$30.00

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION VII - COMMON COVERAGES AND RATING PROCEDURES

89. NON-OWNERSHIP LIABILITY

Table 89.C.2.e.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)	
Social Service Agency Risks	Minimum Premium for Bodily Injury and Property Damage Liability
Volunteer	\$30.00
Volunteer Donor	\$30.00

90. HIRED AUTOS

Table 90.B.3.g.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)
\$30.00

Table 90.C.3.e (LC)

Physical Damage Minimum Premium
\$30.00

103. POLLUTION LIABILITY (Class Code 7971)

B. Pollution Liability – Broadened Coverage For Covered Autos

The Business Auto, Motor Carrier and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense", for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto. Use Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement CA 99 48 for the Business Auto and Motor Carrier Coverage Forms. Use Pollution Liability - Broadened Coverage For Covered Autos - Garage Coverage Form Endorsement CA 99 55 for the Garage Coverage Form. This extension of coverage does not apply to liability assumed under any contract or agreement. \$100.00 Flat Charge per endorsement.

104. LEASED WORKERS COVERAGE

A. Application

Coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the named insured's business may be provided, by mutual agreement

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

between the insurer and the insured, by attaching Coverage For Injury To Leased Workers Endorsement CA 23 25. No charge.

105. LIMITED MEXICO COVERAGE

B. Premium Computation

\$250.00 flat charge

107. FELLOW EMPLOYEE COVERAGE

C. \$25.00 for the charge per auto.

110. LOSS OF USE EXPENSES – RENTAL VEHICLES – OPTIONAL VALUES

Coverage for expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement is provided at no additional charge at limits of \$20 per day/\$600 maximum. For limits other than that provided by the policy, use Endorsement CA 99 90 - Optional Limits - Loss Of Use Expenses. \$100 flat charge.

112. FUNGI OR BACTERIA LIABILITY

B. Premium Computation

\$25.00 flat charge

113. SILICA OR SILICA-RELATED DUST LIABILITY

B. Premium Computation

\$25.00 flat charge

COMPANY SPECIFIC ENDORSEMENTS

COMPANY RULE 1 – OTHER INSURANCE – RETAINED LIMIT

The following is added to Rule 89 Non-Ownership Liability

Special Provisions (Other Insurance – Retained Limit)

Due to variation in non-owned automobile liability exposure from risk to risk, the use of this optional endorsement will be determined by the company without premium adjustment.

To make insurance excess over a “retained limit” when there is no primary insurance covering the non-owned auto, use GMI CA 99 04 – Other Insurance – Retained Limit Endorsement (Non- Owned Auto Liability).

“Retained Limit” is defined as automobile liability limits specified by the compulsory or financial responsibility law of the jurisdiction in which the insured is located. If there is no compulsory or financial responsibility law of the jurisdiction in which the insured is located, the retained limit is \$25,000 per “occurrence”.

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMPANY RULE 2 - COMMERCIAL AUTO BROADENING ENDORSEMENT

To provide a "package" of coverage changes to the Commercial Automobile Coverage Part. These changes are those most frequently requested by our agents and customers. The endorsement is optional and will be provided at the insured's request. Use **Commercial Auto Broadening Endorsement GMIC CA 33 01**. See the form for specific coverage details.

The additional premium for the endorsement is \$250 per policy.

COMPANY RULE 3 – NAMED DRIVER EXCLUSION

To exclude certain driver(s) from coverage under the automobile insurance policy use **GMIC CA 99 09 – Named Driver Exclusion**.

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA
COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

The following modifies the ISO Division One – Commercial Auto Liability Multistate Rating Plans Experience and Scheduling Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

D. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

E. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment and drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Physical Damage Multistate Rating Plans Experience and Schedule Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

C. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

D. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience, and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%
Dispersion or Concentration of Values Insured		10%	to	10%

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

The following modifies the Great Midwest Insurance Company Commercial Automobile Liability and Physical Damage Experience Rating and Schedule Rating Plan included in the multistate company exception pages:

8. SCHEDULE RATING, the last sentence of the first paragraph is replaced with the following:

The total credits or debits under the following table shall not exceed 25%.

The Company Additional Rule appearing under the Company Rates and Rating Values section is removed.

State:	District of Columbia	First Filing Company:	Imperium Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0000 Commercial Auto Combinations		
Product Name:	Commercial Auto		
Project Name/Number:	Rule Revision/HIIG-CA-DC-1603RU		

Supporting Document Schedules

Satisfied - Item:	Consulting Authorization
Comments:	
Attachment(s):	IIC LOA 2016.pdf GMIC LOA 2016.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A - Rule only
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A - Rule only
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A - Rule only
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Redlined
Comments:	
Attachment(s):	DC IIC Commercial Auto State Exception Page (10-2016) Redline.pdf DC GMIC Commercial Auto State Exception Page (10-2016) Redline.pdf
Item Status:	
Status Date:	



800 Gessner, Suite 600
Houston, Texas 77024
Telephone: 713-935-4830
Fax: 713-935-4831
www.imperiuminsurance.com

January 5, 2016

Re: Imperium Insurance Company, NAIC # 35408, FEIN # 132930697

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule, and form filings on behalf of Imperium Insurance Company. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department
Perr&Knight
401 Wilshire Blvd, Suite 300
Santa Monica, CA 90401
Phone: (310) 889-0978
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

Donna Green
Vice President
dgreen@hiig.com
713.935.4881

January 5, 2016

Re: Great Midwest Insurance Company, NAIC # 18694, FEIN # 76-0154296

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule, and form filings on behalf of Great Midwest Insurance Company. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department
Perr&Knight
401 Wilshire Blvd, Suite 300
Santa Monica, CA 90401
Phone: (310) 889-0978
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,



Donna Green
Vice President
dgreen@hiig.com
713.935.4881

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION I - GENERAL RULES

LOSS COSTS MULTIPLIERS

To convert the applicable loss costs to rates, multiply the Division One – Commercial Automobile Loss Costs by the Loss Cost Multipliers listed below:

Loss Cost Multiplier

Auto Liability	1.45
Physical Damage	1.45

COMPANY RATES AND RATING VALUES

With respect to the following ISO rules, the listed company rates, rating values, minimum premiums or rule exceptions shall apply.

For all other ISO rules that refer to company for rates or rating procedures, the company will develop rates under the “Referrals to Company” rule.

The following Refer to Company references are replaced with the following:

8. POLICYWRITING MINIMUM PREMIUM

A. Prepaid Policies	\$150.00
B. Annual Premium Payment Plan Policies or Continuous Policies	\$150.00

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

Waive additional premium of \$15.00 or less.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

Waive return premium of \$15.00 or less.**

**Grant the return premium if requested by the insured.

SECTION II - TRUCKS, TRACTORS AND TRAILERS

24. TRUCKERS/MOTOR CARRIERS

Table 24.C.2.b.(5)(LC)

Liability Minimum Premium
\$30.00

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION V - GARAGES

50. AUTO DEALERS - ADDITIONAL PROVISIONS

C. Additional Coverages

- 6. Additional Insured - Grantor of Franchise (CA 20 49)**
\$50.00 per additional insured per location
- 7. Additional Insured - Lessor of Leased Equipment (CA 20 47)**
\$50.00 per additional insured per location

51. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

B. Additional Charge

1. Grantor Of Franchise

Use Additional Insured – General Liability Coverages – Grantor Of Franchise
Endorsement CA 20 49.
Premium Determination: ~~\$250.00~~ per additional insured.

2. Lessor Of Leased Equipment

a. Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
Endorsement CA 20 47.
Premium Determination: ~~\$250.00~~ per additional insured.

b. Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
– Automatic Status When Required In Leased Agreement With You Endorsement CA
25 45.
Premium Determination: \$25.00 per additional insured.

3. Concessionaries Trading Under Your Name

Use Additional Insured – General Liability Coverages – Concessionaries Trading Under
Your Name Endorsement CA 25 29.
Premium Determination: \$25.00 per additional insured.

Those who are physically separated and who operate under their own name cannot be
added as additional interests.

SECTION VI - SPECIAL TYPES

79. REPOSESSED AUTOS

Table 79.B.1.d.(LC)

Liability Minimum Premium (Based on \$100,000 BI/PD Limit)
\$30.00

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION VII - COMMON COVERAGES AND RATING PROCEDURES

89. NON-OWNERSHIP LIABILITY

Table 89.C.2.e.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)	
Social Service Agency Risks	Minimum Premium for Bodily Injury and Property Damage Liability
Volunteer	\$35.00
Volunteer Donor	\$35.00

90. HIRED AUTOS

Table 90.B.3.g.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)
\$35.00

Table 90.C.3.e (LC)

Physical Damage Minimum Premium
\$30.00

103. POLLUTION LIABILITY (Class Code 7971)

B. Pollution Liability – Broadened Coverage For Covered Autos

The Business Auto, Motor Carrier and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense", for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto. Use Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement CA 99 48 for the Business Auto and Motor Carrier Coverage Forms. Use Pollution Liability - Broadened Coverage For Covered Autos - Garage Coverage Form Endorsement CA 99 55 for the Garage Coverage Form. This extension of coverage does not apply to liability assumed under any contract or agreement. \$100.00 Flat Charge per endorsement.

104. LEASED WORKERS COVERAGE

A. Application

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

Coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the named insured's business may be provided, by mutual agreement between the insurer and the insured, by attached Coverage For Injury To Leased Workers Endorsement CA 23 25. No charge.

105. LIMITED MEXICO COVERAGE

B. Premium Computation

\$250.00 flat charge

107. FELLOW EMPLOYEE COVERAGE

C. \$25.00 for the charge per auto.

110. LOSS OF USE EXPENSES – RENTAL VEHICLES – OPTIONAL VALUES

Coverage for expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement is provided at no additional charge at limits of \$20 per day/\$600 maximum. For limits other than that provided by the policy, use Endorsement CA 99 90 - Optional Limits - Loss Of Use Expenses. \$100 flat charge.

112. FUNGI OR BACTERIA LIABILITY

B. Premium Computation

\$25.00 flat charge

113. SILICA OR SILICA-RELATED DUST LIABILITY

B. Premium Computation

\$25.00 flat charge

COMPANY SPECIFIC ENDORSEMENTS

COMPANY RULE 1 - COMMERCIAL AUTO BROADENING ENDORSEMENT

To provide a "package" of coverage changes to the Commercial Automobile Coverage Part. These changes are those most frequently requested by our agents and customers. The endorsement is optional and will be provided at the insured's request. Use **Commercial Auto Broadening Endorsement IIC CA 33 01**. See the form for specific coverage details.

The additional premium for the endorsement is \$250 per policy.

COMPANY RULE 2 – NAMED DRIVER EXCLUSION

To exclude certain driver(s) from coverage under the automobile insurance policy use **IIC CA 99 09 – Named Driver Exclusion**.

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Liability Multistate Rating Plans Experience and Scheduling Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

D. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

E. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment and drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Physical Damage Multistate Rating Plans Experience and Schedule Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

C. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

D. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience, and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%
Dispersion or Concentration of Values Insured		10%	to	10%

**IMPERIUM INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

The following modifies the Imperium Insurance Company Commercial Automobile Liability and Physical Damage Experience Rating and Schedule Rating Plan included in the multistate company exception pages:

8. SCHEDULE RATING, the last sentence of the first paragraph is replaced with the following:

The total credits or debits under the following table shall not exceed 25%.

The Company Additional Rule appearing under the Company Rates and Rating Values section is removed.

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION I - GENERAL RULES

LOSS COSTS MULTIPLIERS

To convert the applicable loss costs to rates, multiply the Division One – Commercial Automobile Loss Costs by the Loss Cost Multipliers listed below:

Loss Cost Multiplier

Auto Liability	1.45
Physical Damage	1.45

COMPANY RATES AND RATING VALUES

With respect to the following ISO rules, the listed company rates, rating values, minimum premiums or rule exceptions shall apply.
For all other ISO rules that refer to company for rates or rating procedures, the company will develop rates under the “Referrals to Company” rule.

The following Refer to Company references are replaced with the following:

8. POLICYWRITING MINIMUM PREMIUM

A. Prepaid Policies	\$150.00
B. Annual Premium Payment Plan Policies or Continuous Policies	\$150.00

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

Waive additional premium of \$15.00 or less.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

Waive return premium of \$15.00 or less.**

**Grant the return premium if requested by the insured.

SECTION II - TRUCKS, TRACTORS AND TRAILERS

24. TRUCKERS/MOTOR CARRIERS

Table 24.C.2.b.(5)(LC)

Liability Minimum Premium
\$30.00

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION V - GARAGES

50. AUTO DEALERS - ADDITIONAL PROVISIONS

C. Additional Coverages

- 6. Additional Insured - Grantor of Franchise (CA 20 49)**
\$50.00 per additional insured per location
- 7. Additional Insured - Lessor of Leased Equipment (CA 20 47)**
\$50.00 per additional insured per location

51. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

B. Additional Charge

1. Grantor Of Franchise

Use Additional Insured – General Liability Coverages – Grantor Of Franchise
Endorsement CA 20 49.
Premium Determination: \$50.00 per additional insured.

2. Lessor Of Leased Equipment

a. Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
Endorsement CA 20 47.
Premium Determination: \$50.00 per additional insured.

b. Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment
– Automatic Status When Required In Leased Agreement With You Endorsement CA
25 45.
Premium Determination: \$25.00 per additional insured.

3. Concessionaries Trading Under Your Name

Use Additional Insured – General Liability Coverages – Concessionaries Trading Under
Your Name Endorsement CA 25 29.

Premium Determination: \$25.00 per additional insured.

Those who are physically separated and who operate under their own name cannot be
added as additional interests.

SECTION VI - SPECIAL TYPES

79. REPOSESSED AUTOS

Table 79.B.1.d.(LC)

Liability Minimum Premium (Based on \$100,000 BI/PD Limit)
\$30.00

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

SECTION VII - COMMON COVERAGES AND RATING PROCEDURES

89. NON-OWNERSHIP LIABILITY

Table 89.C.2.e.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)	
Social Service Agency Risks	Minimum Premium for Bodily Injury and Property Damage Liability
Volunteer	\$30.00
Volunteer Donor	\$30.00

90. HIRED AUTOS

Table 90.B.3.g.(LC)

Liability Minimum Premium (Based on \$100,000 Limit)
\$30.00

Table 90.C.3.e (LC)

Physical Damage Minimum Premium
\$30.00

103. POLLUTION LIABILITY (Class Code 7971)

B. Pollution Liability – Broadened Coverage For Covered Autos

The Business Auto, Motor Carrier and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense", for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto. Use Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement CA 99 48 for the Business Auto and Motor Carrier Coverage Forms. Use Pollution Liability - Broadened Coverage For Covered Autos - Garage Coverage Form Endorsement CA 99 55 for the Garage Coverage Form. This extension of coverage does not apply to liability assumed under any contract or agreement. \$100.00 Flat Charge per endorsement.

104. LEASED WORKERS COVERAGE

A. Application

Coverage for bodily injury sustained by a leased worker while performing duties related

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

to the conduct of the named insured's business may be provided, by mutual agreement between the insurer and the insured, by attaching Coverage For Injury To Leased Workers Endorsement CA 23 25. No charge.

105. LIMITED MEXICO COVERAGE

B. Premium Computation

\$250.00 flat charge

107. FELLOW EMPLOYEE COVERAGE

C. \$25.00 for the charge per auto.

110. LOSS OF USE EXPENSES – RENTAL VEHICLES – OPTIONAL VALUES

Coverage for expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement is provided at no additional charge at limits of \$20 per day/\$600 maximum. For limits other than that provided by the policy, use Endorsement CA 99 90 - Optional Limits - Loss Of Use Expenses. \$100 flat charge.

112. FUNGI OR BACTERIA LIABILITY

B. Premium Computation

\$25.00 flat charge

113. SILICA OR SILICA-RELATED DUST LIABILITY

B. Premium Computation

\$25.00 flat charge

COMPANY SPECIFIC ENDORSEMENTS

COMPANY RULE 1 – OTHER INSURANCE – RETAINED LIMIT

The following is added to Rule 89 Non-Ownership Liability

Special Provisions (Other Insurance – Retained Limit)

Due to variation in non-owned automobile liability exposure from risk to risk, the use of this optional endorsement will be determined by the company without premium adjustment.

To make insurance excess over a “retained limit” when there is no primary insurance covering the non-owned auto, use GMI CA 99 04 – Other Insurance – Retained Limit Endorsement (Non- Owned Auto Liability).

“Retained Limit” is defined as automobile liability limits specified by the compulsory or financial responsibility law of the jurisdiction in which the insured is located. If there is no compulsory or financial responsibility law of the jurisdiction in which the insured is located, the retained limit is

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

\$25,000 per "occurrence".

COMPANY RULE 2 - COMMERCIAL AUTO BROADENING ENDORSEMENT

To provide a "package" of coverage changes to the Commercial Automobile Coverage Part. These changes are those most frequently requested by our agents and customers. The endorsement is optional and will be provided at the insured's request. Use **Commercial Auto Broadening Endorsement GMIC CA 33 01**. See the form for specific coverage details.

The additional premium for the endorsement is \$250 per policy.

COMPANY RULE 3 – NAMED DRIVER EXCLUSION

To exclude certain driver(s) from coverage under the automobile insurance policy use **GMIC CA 99 09 – Named Driver Exclusion**.

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA
COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

The following modifies the ISO Division One – Commercial Auto Liability Multistate Rating Plans Experience and Scheduling Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

D. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

E. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment and drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN

The following modifies the ISO Division One – Commercial Auto Physical Damage Multistate Rating Plans Experience and Schedule Rating Plan:

2. ELIGIBILITY

The following are hereby replaced:

C. Eligibility for Experience Rating

No risks are eligible for Experience Rating.

D. Eligibility for Schedule Rating

All risks may be eligible for schedule rating.

8. SCHEDULE RATING

Is hereby replaced in its entirety with the following:

The company rates for the risk may be modified in accordance with the Schedule Rating Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under shall not exceed 40%.

Risk Characteristic	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	10%	to	10%
Employees	Selection, training, supervision, experience, and basis of remuneration.	10%	to	10%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.	10%	to	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	to	10%
Dispersion or Concentration of Values Insured		10%	to	10%

**GREAT MIDWEST INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION ONE – COMMERCIAL AUTOMOBILE
COMPANY EXCEPTION PAGES
DISTRICT OF COLUMBIA**

The following modifies the Great Midwest Insurance Company Commercial Automobile Liability and Physical Damage Experience Rating and Schedule Rating Plan included in the multistate company exception pages:

8. SCHEDULE RATING, the last sentence of the first paragraph is replaced with the following:

The total credits or debits under the following table shall not exceed 25%.

The Company Additional Rule appearing under the Company Rates and Rating Values section is removed.